

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Tyree D. Smith  
DebtorCase No. 15-15531-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 26

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db +Tyree D. Smith, 1609 Merribrook Lane, Philadelphia, PA 19151-2717  
 13596433 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
 (address filed with court: Navient Solutions Inc. on behalf of USAF,  
 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)  
 13645377 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 13582997 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 13632971 Wells Fargo Bank, N.A., C/O Wells Fargo Bank, N.A., as servicer,  
 Attention: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Blvd Fort Mill, SC 29715

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jan 11 2020 03:37:45 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2020 03:36:51  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 11 2020 03:37:29 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13590923 EDI: BECKLEE.COM Jan 11 2020 08:23:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13633715 +E-mail/Text: bncmail@w-legal.com Jan 11 2020 03:37:18 CERASTES, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13622612 +EDI: WFNNE.COM Jan 11 2020 08:23:00 COMENITY CAPITAL BANK, C/O WEINSTEIN & RILEY, P.S.,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13596068 EDI: CAPITALONE.COM Jan 11 2020 08:23:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 13625170 EDI: BL-BECKET.COM Jan 11 2020 08:23:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 13584708 EDI: DISCOVER.COM Jan 11 2020 08:23:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 13841251 EDI: ECMC.COM Jan 11 2020 08:23:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 13614185 +EDI: MID8.COM Jan 11 2020 08:23:00 Midland Credit Management, Inc.,  
 as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
 13630657 EDI: NAVIENTFKASMSERV.COM Jan 11 2020 08:23:00 Navient Solutions, Inc.,  
 Department of Education Loan Services, Po Box 9635, Wilkes-Barre PA. 18773-9635  
 13627515 EDI: PRA.COM Jan 11 2020 08:23:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13630720 EDI: NEXTEL.COM Jan 11 2020 08:23:00 Sprint Corp., Attn Bankruptcy Dept, PO Box 7949,  
 Overland Park KS 66207-0949  
 14215718 +E-mail/Text: bncmail@w-legal.com Jan 11 2020 03:37:18 SYNCHRONY BANK,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
 13660051 EDI: RMSC.COM Jan 11 2020 08:23:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 13622677 +E-mail/Text: bncmail@w-legal.com Jan 11 2020 03:37:18 TD BANK USA, N.A.,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13654767 +EDI: JEFFERSONCAP.COM Jan 11 2020 08:23:00 Td Bank, c o Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-7999  
 13654767 +E-mail/Text: JCAP\_BNC\_Notices@jcicap.com Jan 11 2020 03:37:21 Td Bank,  
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
 14126371 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Jan 11 2020 03:35:25  
 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961  
 13587813 EDI: WFFC.COM Jan 11 2020 08:23:00 Wells Fargo Bank NA, PO Box 10438,  
 Des Moines IA 50306-0438  
 13660590 +EDI: WFFC.COM Jan 11 2020 08:23:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,  
 Des Moines, IA 50328-0001

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13602515 ##+Porania LLC, P. O. Box 11405, Memphis, TN 38111-0405

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Tyree D. Smith dmo160west@gmail.com,  
davidoffenecf@gmail.com;offendr83598@notify.bestcase.com  
JEROME B. BLANK on behalf of Creditor Wells Fargo Bank, N.A paeb@fedphe.com  
MARTIN A. MOONEY on behalf of Creditor Toyota Lease Trust kcollins@schillernkapp.com,  
acarmany@schillernkapp.com;bfisher@schillernkapp.com  
MATTEO SAMUEL WEINER on behalf of Creditor Toyota Lease Trust bkgroup@kmllawgroup.com  
TRANG V TRUONG on behalf of Creditor Wells Fargo Bank, N.A. trangtruong@wellsfargo.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

**Information to identify the case:**

Debtor 1 Tyree D. Smith  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **15-15531-elf**

Social Security number or ITIN **xxx-xx-0952**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tyree D. Smith

1/9/20

**By the court:**

Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**